



Order Filed on February 7, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

**HILL WALLACK LLP**

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Attorneys for Carrington Mortgage Services, LLC

In Re:

Todd Joseph Lewis and Susan Lynn Lewis aka  
Susan Skowronski,

Debtors.

Case No.: 16-28588

Chapter: 13

Hearing Date: January 22, 2020

Judge: Michael B. Kaplan

**ORDER RESOLVING MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

DATED: February 7, 2020

A handwritten signature in black ink, reading "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtors: Todd Joseph Lewis and Susan Lynn Lewis aka Susan Skowronski

Case No: 16-28588-MBK

Caption: Order Resolving Motion to Vacate Stay

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Applicant:	<u>Carrington Mortgage Services, LLC</u>
Applicant's Counsel:	<u>Elizabeth Holdren, Esq., Hill Wallack LLP</u>
Debtors' Counsel:	<u>MaryBeth Schroeder, Esq.</u>
Property Involved ("Collateral"):	<u>14 Delmore Road, Freehold, New Jersey</u>

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtors are overdue for 4 months, for 10/01/2019 to 1/1/2020.
- The Debtors are overdue for 2 payment at \$2,109.65 per month for 10/1/2019 and 11/1/2019.
- The Debtors are overdue for 2 payments at \$2,126.54 per month for 12/1/2019 and 1/1/2020.
- Applicant acknowledges receipt of funds in the amount of \$2,109.65 on 12/30/2019 for the October 1, 2019 payment.

Arrearages due are \$6,362.73 less a suspense balance of \$.20 for Total Arrearages Due in the amount of \$6,362.53.

2. Debtor must cure all post-petition arrearages, as follows:

- The amount of \$6,362.53 shall be capitalized in the Debtor's Chapter 13 Plan.  
Debtor shall file a modified plan to address the \$6,362.53 being added to the Plan.
- Beginning on February 1, 2020, regular monthly mortgage payments shall continue to be made in the amount \$2,126.54.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Regular monthly payment: Carrington Mortgage Services, LLC  
P.O. Box 3730  
Anaheim, CA 92806

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Debtors: Todd Joseph Lewis and Susan Lynn Lewis aka Susan Skowronski

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4. In the event of Default:

If the Debtor fails to make any payment specified above within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

5. Award of Attorney's Fees:

- ✓ The Applicant is awarded attorney's fees of \$500.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Todd Joseph Lewis  
Susan Lynn Lewis  
Debtors

Case No. 16-28588-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db/jdb Todd Joseph Lewis, Susan Lynn Lewis, 14 Delmore Rd, Freehold, NJ 07728-7843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Elizabeth K. Holdren on behalf of Creditor Carrington Mortgage Services, LLC  
eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com  
MaryBeth Schroeder on behalf of Joint Debtor Susan Lynn Lewis marybeth@schroedermb-law.com  
MaryBeth Schroeder on behalf of Debtor Todd Joseph Lewis marybeth@schroedermb-law.com  
Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com

TOTAL: 6